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What is claimed is:

- 1. A planar reference electrode including plate (4); electrode connection part (1); electrode (3); insulating membrane (2); inner reference solution (5); junction (7 or 9); and the outer protection membrane (6, 8 or 9), wherein the junction comprises porous substance such as cotton thread, glass fiber, cellulose nitrate, cellulose acetate, filter paper and any material that can exhibit capillary action; porous polymer membrane; or a capillary either printed on the substrate or inserted with a thin film.
 - The planar reference electrode as set forth in claim 1, wherein the porous polymer membrane comprises cellulose nitrate.
- 3. The planar reference electrode as set forth in claim 1, wherein the plate (4) is selected from the group consisting of alumina, glass and plastic substance.
- 4. The planar reference electrode as set forth in claim 1, wherein the electrode (3) is selected from the group consisting of Ag, Pd, Cu, Pt, Ag/AgCl, Ag containing 1-5 weight% of Pd and Ag

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coated with Nafion.

- 5. The planar reference electrode as set forth in claim 1, wherein the inner reference solution (5) is the electrolyte containing hydrogel which consists of 85-99% weight% of glycerol solution; 1-19 weight% of agar solution; polymeric glue; or a soluble polymer dissolved with hygroscopic substance.
 - 6. The planar reference electrode as set forth in claim 5, wherein the electrolyte is $AgNO_3$ or perchloric acid for the Ag electrode, KCl or NaCl for the Ag/AgCl electrode, and KOH or NaOH for the mercury/mercury oxide electrode.
 - 7. The planar reference electrode as set forth in claim 1, wherein the protection membrane (6, 8 or 9) is polymeric substance including polyester or porous polymer membrane.
 - 8. A method for fabricating the planar reference electrode of claim 1 which comprises 7 stages;
- (1) forming electrode connection part (1) on the plate (4);
 - (2) forming conductor lines (3) on the plate (4)

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by using the screen printing method;

- (3) forming insulating layer (2) by screen printing on the conductors (3) formed at step 2, while excluding electrode site and connection sites;
- (4) forming insoluble metal salt layer on the electrode site;
- (5) placing a thin film that can provide a well around the electrode site and a line of capillary onto the substrate;
- (6) placing inner reference solution (5) within the well; and
- (7) forming protection membrane layer (8) that can cover the inner reference solution.
- A method for fabricating the planar reference electrode of claim 1 which comprises 6 stages;
 - (1) forming electrode connection part (1) on the plate (4);
- (2) forming electrodes (3) on the plate (4) by using the screen printing method;
 - (3) forming insulating layer (2) by screen printing on the conductors (3) formed at step 2, while excluding the electrode site and connection site (1);
 - (4) forming insoluble metal salt layer onto the electrode;

- (5) forming hydrogel layer (5) using soluble polymer containing highly concentrated electrolyte; and
- (6) forming porous polymer protection membrane
 (9) on the hydrogel layer using porous
 polymer covering hydrogel layer completely.